

TRANSCRIPT PREPARED BY THE CLERK OF THE LEGISLATURE
Transcriber's Office

March 3, 1999

LB 845

also knows, by being on the Banking Committee, that they have what are called adhesion contracts, meaning that one party is so much stronger than the other that the weak one must...is put in a position of take it or leave it. There is no freedom of choice. It's like saying that if a highwayman puts a pistol to my head and tells me to give him my money, I have a choice of not giving the money, but the consequences will be that I die. That's not a choice. A choice, to be valid, has to be uncoerced where alternatives are presented, and the individual faced with the alternatives can regard them all and make a decision as to which direction to go without any coercion or threat of unsatisfactory consequences. I listened very carefully to Senator Landis. He knows that there are religious overtones and undertones and implications in this issue, and I'd venture to say that I can tell him where the bulk of those 30 letters he got that are opposed to this bill is, and he's nodding in agreement. So those letters should have been discounted also. We deal on this floor in symbolism as much as we deal in reality. Psychologists have said, from the beginning of the time when there was psychologists, that if a person perceives something as being real, that something is real to that person in its consequences. Perception is everything, and despite the lighthearted, frivolous tone adopted by Senator Landis, he cannot do away with the seriousness of this issue. It is a slam against females and it's because the insurance industry, dominated by men, told that committee what to do. Where do you think they got all their statistics and can say this over here, that over there. I am accustomed to having problems that we face, as black people, handled that way. They run off a lot of individual items and say, you can do this, you can do this, you can do that, and if you look at every individual item they ran off, why black people have more rights than white people, but when you get to the reality, you see the discrimination is there, the racism is there, the hatred is there, and the consequences of being a hated minority are still in place. So, Senator Landis can say all he wants to today, and Senator Bourne can praise him for his greatness in presenting these points of view, that Viagra is treated no differently from birth control prescriptions for women, but if they look at the national picture, and these insurance companies are national, they know how Viagra was treated, "open-armedly" by the insurance industry, they know that. Nebraska is one of those states, not